

Old Age, Disability, Death

First and current law: 1965.

Type of program: Provident fund system. Lump-sum benefits only.

Exchange rate: U.S.\$1.00 equals 47.40 shillings.

Coverage

Employed persons. Exclusion: Casual workers.

Special pension system for public employees.

Source of Funds

Insured person: 5% of earnings.

Employer: 5% of payroll.

Government: None.

Maximum earnings for contribution purposes: 1,600 shillings a month.

Qualifying Conditions

Old-age benefit: Age 55, and substantial retirement from regular employment.

Payable at age 50 if out of insured employment, or at any age if emigrating permanently.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, plus interest.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, plus interest.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, plus interest.

Payable to spouse and children or, if none, to other dependent relatives.

Administrative Organization

Ministry of Labor, general supervision through Board of Trustees.

National Social Security Fund, administration of program.

Source of Funds

Insured person: Graduated contribution between minimum of 30 shillings and maximum of 320 shillings a month. Voluntary contributors pay a fixed rate of 60 shillings a month.

Employer: None.

Government: None.

Qualifying Conditions

Hospital benefits: No qualifying period. There are 290 approved hospitals where contributors and their families can seek medical attention. Voluntary contributors qualify for benefits after 60 days, and in case of maternity, after 6 months.

Sickness and Maternity Benefits

Cash sickness benefit: None under insurance.

Workers' Medical Benefits

Hospital benefits: Refund of expenses for hospital and medical treatment, as prescribed by regulation, for insured persons.

Maximum reimbursement ranges between 80-600 shillings a day depending on type and grade of medical facility attended.

Services rendered outside country reimbursed at 750 shillings per day.

Maximum duration: 180 days in 1 year; Maybe extended in case of exceptional hardship.

Government employees subsidized at government facilities.

Free inpatient treatment in government hospitals provided to employed persons not under health insurance but contributing to the National Social Security Fund.

Free care provided for certain illnesses, e.g.: tuberculosis, sexually transmitted diseases, AIDS.

Dependents' Medical Benefits

Hospital benefits for dependents: Dependent children 10 days to 18 years of age (22 if still dependent).

Administrative Organization

Ministry of Health, general supervision.

National Hospital Insurance Fund, administration of program.

Work Injury

First law: 1946.

Current law: 1974.

Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons.

Exclusions: Nonmanual employees earning over 4,000 shillings a month, casual workers, and family labor.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Sickness and Maternity

First and current law: 1966.

Type of program: Social insurance system. Hospital benefits only. (1976 Employment Act requires employer to pay 100% of earnings for up to 2 months; however, some employers negotiate with trade unions to pay 100% for either 1,3 or 6 months, then 50% for an equal period. Also, 100% of earnings for up to 2 months' maternity leave. Some medical services also provided by employer.)

Coverage

Employed persons, including public employees, and self-employed, earning 1,000 shillings or more a month.

Voluntary affiliation for persons earning less than 1,000 shillings a month.

Government: For Government employees who get injured while on duty, the cost is met by the Government.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings; maximum, 540 shillings. Maximum for temporary incapacity: 240,000 shillings. Payable after 3-day waiting period (waived if disability exceeds 3 days).

Permanent Disability Benefits

Permanent disability benefit: Lump sum equal to 60 months' earnings of employee in case of permanent partial disability (maximum 240,000 shillings).

Survivor Benefits

Survivor benefit: Lump sum of 60 months' earnings; minimum, 35,000 shillings; maximum, 240,000 shillings.

Payable to dependent survivors or, if none, in reduced amount to survivors only partially dependent on insured.

Funeral grant: Lump sum covering cost of funeral. (Employer pays 2,000 shillings if no dependents.)

Administrative Organization

Ministry of Labor, enforcement of law, approval of settlements, and payment of benefits deposited with it by employers.

Employers must insure liability with private insurance companies.

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